

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: FORD, MICHAEL PAUL
FORD, DEBRA S

§ Case No. 06-72229

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$137,820.00
(without deducting any secured claims)

Assets Exempt: \$7,070.00

Total Distribution to Claimants: \$0.00

Claims Discharged

Without Payment: \$83,675.34

Total Expenses of Administration: \$3,722.95

3) Total gross receipts of \$ 3,722.95 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$3,722.95 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$17,300.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,722.95	3,722.95	3,722.95
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	143,875.00	31,550.34	31,550.34	0.00
TOTAL DISBURSEMENTS	\$161,175.00	\$35,273.29	\$35,273.29	\$3,722.95

4) This case was originally filed under Chapter 7 on November 27, 2006.
The case was pending for 61 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/28/2011 By: /s/MEGAN G. HEEG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TAX REFUNDS	1124-000	334.00
TAX REFUNDS	1224-000	3,362.00
Interest Income	1270-000	26.95
TOTAL GROSS RECEIPTS		\$3,722.95

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Nissan Motor Acceptance Corp.	4110-000	17,300.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$17,300.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	930.74	930.74	930.74
MEGAN G. HEEG	2200-000	N/A	21.50	21.50	21.50
Ehrmann Gehlbach Badger & Lee	3110-000	N/A	2,250.01	2,250.01	2,250.01

Ehrmann Gehlbach Badger & Lee	3120-000	N/A	519.94	519.94	519.94
The Bank of New York Mellon	2600-000	N/A	0.76	0.76	0.76
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	3,722.95	3,722.95	3,722.95

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank/Discover Financial Services	7100-000	6,350.00	6,808.58	6,808.58	0.00
2	Blackhawk Lumber	7100-000	14,000.00	14,043.83	14,043.83	0.00
3	First National Bank of Rochelle	7100-000	62,500.00	1,735.57	1,735.57	0.00
4	HILCO Receivables LLC	7100-000	8,900.00	8,962.36	8,962.36	0.00
NOTFILED	Sears	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Sears Gold Mastercard %Associated Recovery Systems	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Sears Gold Mastercard	7100-000	5,400.00	N/A	N/A	0.00
NOTFILED	Sears	7100-000	0.00	N/A	N/A	0.00
NOTFILED	MBNA %ACB American, Inc.	7100-000	0.00	N/A	N/A	0.00
NOTFILED	MBNA/Bank of America Bank of America Recovery Center	7100-000	8,700.00	N/A	N/A	0.00
NOTFILED	KSB Hospital	7100-000	1,625.00	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	8,400.00	N/A	N/A	0.00

NOTFILED	MBNA %United Recovery Systems	7100-000	0.00	N/A	N/A	0.00
NOTFILED	MBNA	7100-000	28,000.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			143,875.00	31,550.34	31,550.34	0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 06-72229

Trustee: (330490) MEGAN G. HEEG

Case Name: FORD, MICHAEL PAUL
FORD, DEBRA S

Filed (f) or Converted (c): 11/27/06 (f)

§341(a) Meeting Date: 01/12/07

Period Ending: 12/28/11

Claims Bar Date: 05/25/07

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	CASH ON HAND	100.00	0.00	DA	0.00	FA
2	BANK ACCOUNTS	1,000.00	0.00	DA	0.00	FA
3	BANK ACCOUNTS	500.00	0.00	DA	0.00	FA
4	HOUSEHOLD GOODS AND FURNISHINGS	3,500.00	0.00	DA	0.00	FA
5	BOOKS AND ART OBJECTS	50.00	0.00	DA	0.00	FA
6	WEARING APPAREL	500.00	0.00	DA	0.00	FA
7	FURS AND JEWELRY	1,200.00	0.00	DA	0.00	FA
8	FIREARMS AND HOBBY EQUIPMENT	220.00	0.00	DA	0.00	FA
9	PENSION PLANS AND PROFIT SHARING	10,000.00	0.00	DA	0.00	FA
10	STOCK AND BUSINESS INTERESTS	0.00	0.00	DA	0.00	FA
11	TAX REFUNDS	800.00	334.00		334.00	FA
12	OTHER CONTINGENT AND UNLIQUIDATED CLAIMS	Unknown	0.00	DA	0.00	FA
13	AUTOMOBILES AND OTHER VEHICLES	21,000.00	2,400.00	DA	0.00	FA
14	AUTOMOBILES AND OTHER VEHICLES	1,500.00	2,400.00	DA	0.00	FA
15	AUTOMOBILES AND OTHER VEHICLES	800.00	0.00	DA	0.00	FA
16	AUTOMOBILES AND OTHER VEHICLES	800.00	0.00	DA	0.00	FA
17	Other personal property (scheduled)	1,600.00	630.00	DA	0.00	FA
18	Other personal property (scheduled)	50.00	0.00	DA	0.00	FA
19	REAL ESTATE - scheduled	95,000.00	0.00	DA	0.00	FA
20	TAX REFUNDS (u)	0.00	3,362.00		3,362.00	FA
Int	INTEREST (u)	Unknown	N/A		26.95	FA
21	Assets Totals (Excluding unknown values)	\$138,620.00	\$9,126.00		\$3,722.95	\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 06-72229 **Trustee:** (330490) MEGAN G. HEEG
Case Name: FORD, MICHAEL PAUL **Filed (f) or Converted (c):** 11/27/06 (f)
FORD, DEBRA S **§341(a) Meeting Date:** 01/12/07
Period Ending: 12/28/11 **Claims Bar Date:** 05/25/07

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): May 31, 2008

Current Projected Date Of Final Report (TFR): August 11, 2011 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-72229

Case Name: FORD, MICHAEL PAUL
FORD, DEBRA S

Taxpayer ID #: **-***3611

Period Ending: 12/28/11

Trustee: MEGAN G. HEEG (330490)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****37-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/16/07	{20}	Michael Ford	tax refund	1224-000	3,362.00		3,362.00
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	0.77		3,362.77
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.85		3,364.62
06/05/07	{11}	Michael and Debra Ford	2006 tax refund	1124-000	334.00		3,698.62
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.84		3,700.46
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.10		3,702.56
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.04		3,704.60
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	1.84		3,706.44
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	2.17		3,708.61
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	1.92		3,710.53
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	1.88		3,712.41
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	1.69		3,714.10
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	0.76		3,714.86
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.69		3,715.55
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	0.51		3,716.06
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.46		3,716.52
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.47		3,716.99
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.47		3,717.46
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.44		3,717.90
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	0.48		3,718.38
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	0.40		3,718.78
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	0.29		3,719.07
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.26		3,719.33
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,719.48
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		3,719.62
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		3,719.78
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,719.93
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		3,720.07
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		3,720.23
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,720.38
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,720.53
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,720.68
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,720.83
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,720.98
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.15		3,721.13
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		3,721.27
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		3,721.41

Subtotals :

\$3,721.41

\$0.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-72229

Case Name: FORD, MICHAEL PAUL
FORD, DEBRA S

Taxpayer ID #: **-***3611

Period Ending: 12/28/11

Trustee: MEGAN G. HEEG (330490)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****37-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		3,721.57
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		3,721.59
04/06/10		Wire out to BNYM account 9200*****3765	Wire out to BNYM account 9200*****3765	9999-000	-3,721.59		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-3,721.59	0.00	
Subtotal	3,721.59	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,721.59	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-72229

Case Name: FORD, MICHAEL PAUL
FORD, DEBRA S

Taxpayer ID #: **-***3611

Period Ending: 12/28/11

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****37-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****3765	Wire in from JPMorgan Chase Bank, N.A. account *****3765	9999-000	3,721.59		3,721.59
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.17		3,721.76
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.22		3,721.98
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.22		3,722.20
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.22		3,722.42
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.22		3,722.64
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.67
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.70
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.73
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.76
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.79
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		3,722.81
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.84
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.87
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.90
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.03		3,722.93
07/25/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.02		3,722.95
07/25/11		To Account #9200*****3766	prepare final report	9999-000		3,722.95	0.00

ACCOUNT TOTALS	3,722.95	3,722.95	\$0.00
Less: Bank Transfers	3,721.59	3,722.95	
Subtotal	1.36	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1.36	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 06-72229

Case Name: FORD, MICHAEL PAUL
FORD, DEBRA S

Taxpayer ID #: **-***3611

Period Ending: 12/28/11

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****37-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/25/11		From Account #9200*****3765	prepare final report	9999-000	3,722.95		3,722.95
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		0.76	3,722.19
10/18/11	101	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$2,250.01, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		2,250.01	1,472.18
10/18/11	102	Ehrmann Gehlbach Badger & Lee	Dividend paid 100.00% on \$519.94, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		519.94	952.24
10/18/11	103	MEGAN G. HEEG	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			952.24	0.00
			Dividend paid 100.00% 930.74 on \$930.74; Claim# ; Filed: \$930.74	2100-000			0.00
			Dividend paid 100.00% 21.50 on \$21.50; Claim# ; Filed: \$21.50	2200-000			0.00

ACCOUNT TOTALS	3,722.95	3,722.95	\$0.00
Less: Bank Transfers	3,722.95	0.00	
Subtotal	0.00	3,722.95	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$3,722.95	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****37-65	3,721.59	0.00	0.00
MMA # 9200-*****37-65	1.36	0.00	0.00
Checking # 9200-*****37-66	0.00	3,722.95	0.00
	\$3,722.95	\$3,722.95	\$0.00